IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with <u>underlining</u> and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please CANCEL claim 21, ADD new claim 33 and AMEND the claims in accordance with the following:

1. (Currently Amended) An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application <u>for electronic money to said electronic money card</u> in which a payment money amount is specified by the user on said terminal apparatus and a payment date/time is set in a manner such that<u>, whenever</u> [[as]]said payment money amount<u> exceeds a predetermined stepwise limit line</u> ~~discretely determined is larger~~, a time lag between said payment application date/time and a payment execution date/time is increased <u>by said terminal apparatus</u> and is received from said terminal apparatus via the Internet; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, ~~establishment of a telephone talk connection is confirmed,~~ and <u>when an incoming response is obtained,</u> payment of the electronic money is executed<u> to said electronic money card</u>.

2. (CANCELLED)

3. (CANCELLED)

4. (ORIGINAL) A method according to claim 1, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as a result of said collation, a next inputting process is authenticated.

5. (CANCELLED)

6. (CANCELLED)

7. (CANCELLED)

8. (Currently Amended) An electronic money processing method for a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function, comprising:

a payment accepting step wherein payment application for electronic money to said electronic money card in which a payment money amount has been designatedis specified by the user on said terminal apparatus is received from said terminal apparatus via the Internetinternet; and

a payment executing step wherein a predetermined stepwise limit line which said accepted payment money amount exceeded is discretely determined at a payment accepting unit provided in said bank server and a payment date/time is set in a manner such that as said determined payment money amount is largerlimit line is higher, a time lag between a payment application date/time at which said payment application has been received and said payment execution date/time is increased, when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, establishment of a telephone talk connection is confirmed, and when an incoming response is obtained, payment of the electronic money is executed to said electronic money card.

9. (Currently Amended) A method according to claim 8, further comprising the step of notifying said terminal apparatus of said set payment execution date/time.

10. (CANCELLED)

11. (ORIGINAL) A method according to claim 8, wherein in said payment accepting step, prior to accepting the payment, predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is received from said terminal apparatus and collated with a customer database, and when they coincide as

a result of said collation, a next inputting process is authenticated.

12. (CANCELLED)

13. (Currently Amended) A method according to claim 8, wherein in said payment executing step, if the ~~telephone talk connection~~ incoming response is not established in the telephone call to said electronic money card, the execution of the payment is stopped and the payment application is cancelled.

14. (CANCELED)

15. (CANCELED)

16. (CANCELED)

17. (Currently Amended) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application for electronic money to said electronic money card in which a payment money amount is specified by the user on said terminal apparatus and a payment date/time is set in a manner such that, whenever [[as]]said payment money amount exceeds a predetermined stepwise limit line~~discretely determined is larger~~, a time lag between said payment application date/time and a payment execution date/time is increased by said bank server and is received from said terminal apparatus via the Internet~~internet~~; and

a payment executing step wherein when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, ~~establishment of a telephone talk connection is confirmed,~~ and when an incoming response is obtained, payment of the electronic money is executed to said electronic money card.

18. (Currently Amended) A computer-readable recording medium in which a program for

processing electronic money has been stored, wherein

said program allows a computer constructing a bank server which is connected to a terminal apparatus of the user via the Internet and connected via a mobile phone network to an electronic money card having an interface that can be connected to said terminal apparatus and a mobile phone function to execute:

a payment accepting step wherein payment application <u>for electronic money to said electronic money card</u> in which a payment money amount ~~has been designated~~<u>is specified by the user on said terminal apparatus</u> is received from said terminal apparatus via the <u>Internet</u>~~internet~~; and

a payment executing step wherein <u>a predetermined stepwise limit line which</u> said accepted payment money amount <u>exceeded is</u> ~~discretely~~ determined at a payment accepting unit provided in said bank server and a payment date/time is set in a manner such that as said determined <u>limit line is higher</u>~~payment money amount is larger~~, a time lag between a payment application date/time at which said payment application has been received and said payment <u>execution</u> date/time is increased, when said payment date/time comes, a telephone call is made to said electronic money card via said mobile phone network, ~~establishment of a telephone talk connection is confirmed,~~ and <u>when an incoming response is obtained,</u> payment of the electronic money is executed<u> to said electronic money card</u>.

19. (Currently Amended) An electronic money processing method for a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network, comprising:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server <u>via the Internet</u> and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application <u>for electronic money to said electronic money card from said terminal apparatus via the Internet</u> in which a payment money amount is specified by the user on said terminal apparatus and a payment date/time <u>is</u>~~which has been~~ set in a manner such that<u>, whenever</u>[[as]] said payment money amount <u>exceeds a predetermined stepwise limit line</u>~~is discretely determined larger~~, a time lag between a payment application date/time at which said payment application has been received and said payment <u>execution</u> date/time is increased ~~and is received from~~<u>by</u> said terminal

apparatus ~~via the internet~~,

wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card, ~~establishment of a telephone talk connection is confirmed,~~ and <u>when an incoming response is obtained, the bank server executes</u> payment of the electronic money <u>to said electronic money card</u>~~is executed~~.

20. (CANCELED)

21. (CANCELED)

22. (ORIGINAL) A method according to claim 19, wherein in said authentication obtaining step, said user authentication information includes a name, an address, and a personal identification number inputted by the user in addition to the account number and the telephone number obtained from said electronic money card.

23. (CANCELED)

24. (CANCELED)

25. (CANCELED)

26. (Currently Amended) A computer-readable recording medium in which a program for processing electronic money has been stored, wherein

said program allows a computer constructing a terminal apparatus in which an electronic money card having an interface and a mobile phone function is connected to a card slot and which is connected via the Internet to a bank server that is connected to said electronic money card via a mobile phone network to execute:

an authentication obtaining step wherein predetermined user authentication information including an account number and a telephone number obtained from said electronic money card is transmitted from said terminal apparatus to said bank server via the <u>Internet</u>~~internet~~ and authentication is obtained; and

a payment applying step wherein said bank server is notified of payment application <u>for electronic money to said electronic money card from said terminal apparatus via the Internet</u> in which a payment money amount ~~designated~~<u>is specified</u> by the user <u>on said terminal apparatus</u>

and a payment date/time ~~which has been~~is set in a manner such that, whenever[[as]] said ~~discretely determined~~ payment money amount ~~is larger~~exceeds a predetermined stepwise limit line, a time lag between a payment application date/time at which said payment application has been received and said payment execution date/time is increased by said terminal apparatus,

and wherein when said payment date/time comes, a telephone call is made from said bank server to said electronic money card via said mobile phone network, ~~establishment of a telephone talk connection is confirmed,~~ and when an incoming response is obtained, the bank server executes payment of the electronic money to said electronic money card.

27-31. (CANCELED)

32. (Currently Amended) A method, comprising:

accepting a payment request sent from a terminal inserted with a card device over a data network by a user having an amount and a desired payment execution time;

analyzing the amount and adding a wait time responsive to a size of the amount; and

initiating a telephone call after the wait time has elapsed and requiring connection of the telephone call to the card device ~~a mobile device~~ to execute the payment.

33. (NEW) A method according to claim 1, wherein said payment executing step, if the incoming response is not established in a telephone call to said electronic money card, the execution of the payment is stopped and the payment application is cancelled.